App. F. IX-4

P 93E

Previous References

1934-35
(G.7.)
PRESERVED

File No. 412-34
Serial Nos. 1-6

Letter References

G.7. 279-37(1-3) Preserve
Gr 167.32(1-3)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. Secx

Part B for Mar 38

SUBJECT.

Report of the Committee appointed to examine the question of indebtedness of Govt Officials -

2, D.C., Comptr Registrar High Ct
DOG of Executive Govt -

WD 0295—GPE—22,500—13-8-37

No. 944)-38 D. 28/6/38

Passes orders on the ——

ordered to be filed 29/6/38

General and Revenue Secretariat G.7 | File No. 412 of 1934, C.B. 880

Serial No.

INSTRUCTION IN COUNCIL ON 25TH OCTOBER 1933

---

1) The question of indebtedness of officials may be studied by a Committee consisting of the following:

1. Revenue Commissioner in Mysore.
2. Mr. K. V. Anantaraman, Dy. Commissioner.
3. Mr. S. Venkatakrishniah, Retd. Dist. Judge.

Mr. Y. Narasinga Rao may be the Secretary to the Committee.

---

2. "The accounts of the officials in the Co-operative Societies and the advances given by Government for the purchase of houses and motor cars etc., may be examined."

***

To

~~The Secretary to Government~~,.....

~~for favour of working up the above question and obtaining final orders in the matter.~~

3 M. put up
RG
26.10

+ Draft submd as directed
CGR 25/10

5 Draft revised. Please put up fair draft.
RG 28/10.

6 Fair draft. submd
CGR 28/10

Attd

CGR

NOTE—Contn. Sheet.

WD 70—GBPM—60,000—13-8-31

V

Indebtedness of Mirasi

File No. of 193 General and Revenue Secretariat

7 Please retype the draft shown by
RD
30/10

(Fair draft put up)
cpr

8 Draft Memo appd
RD
31/10/33

Dewan

9 appd.
JPR
31/10

10 The Dewan said that the Committee need not be formally formed & announced & that the ~~Collr~~ investigation may be carried on in an informal manner.

11 Dft revised & resubd.
RD
2/11/33

Dewan

12 JPR
2/11
RD
2/11/33

Dewan—

13 Revised draft of the D.O. to the Rev. Comr. is put up as directed. — as also draft of a letter to Registrar of Coop. Societies.

[The gentlemen constituting the committee will perhaps be written to by the Rev. Comr. if necessary, letter will be put up to them also)

cpr

Govt. No. M 1 of 6/11/33

2/ Indebtedness of Mirasdars

File No. of 193 General and Revenue Secretariat

7 Please retype the draft shown by
RD
30/10

(Fair draft put up)
GPR

8 Draft. Warrants
RB
31/10/31

N 257

Dewan

9 Appd.
JPR
31/10

10 The Dewan said that the Committee need not be formally formed & announced & that the whole investigation may be carried on in an informal manner.

11 Draft review & resubmit
RB
2/11/31

Dewan

12 JPR
2/11
RB
2/11/31

13 Revised draft of the D.O. to the Rev. Comr. is put up as directed. — as also draft of a letter to Registrar of Coop. Societies.

[The gentlemen constituting the committee will perhaps be written to by the Rev. Comr. & necessary, letters will be put up to them also.

GPR 2/11.

Gen. No. 17 Dt. 6/11/31

Conf. B.T. & Sy

Indebtedness of Officials

3

General and Revenue Secretariat | File No. | of 193 | [App. F. III—2

Serial No.

From
The Revenue Commissioner
D.O. No 45 | 33-34 dt 25-11-33

Requests that certain information that is required by the committee may be obtained from the marginally noted officers and suggests that the Comptroller & Registrar of Co-operative Societies may be added to the Committee

(1) The Regr of Co-operative Societies
(2) The comptroller
(3) The DPI
(4) The DG P.
(5) The Excise Comr
(6) The Secy of registration.

14 Submitted with two drafts

15 For approval (as already discussed by Govt)

16 Members of Committee informed

17 13-12-33

18

19

DEWAN'S OFFICE
3796
13 DEC 1933

OFFICE OF THE FIRST MEMBER OF COUNCIL
14 DEC 1933
No. 4587

360 s
14/12

NOTE—Contn. Sheet.

4

C.B. 125

DEWAN'S MINUTE.

FILE No. 193

DEWAN'S OFFICE
23 JULY 1934
No. C.B. 125

4

Was not a Committee appointed sometime ago to look into the problem of the indebtedness of officials in the State?

If so, has it come any where so far, or not at all?

JM
23-7-34

(Chief Secy)

22 Please put up a draft to the R.C.

RC

25 Draft ordered

CJG 23/7/34

JM 23/7/34

No 162 Dy 23/7/34

The Revenue Commissioner

I invite reference to letter Dy 6th March 33 & request to be informed of the progress so far made re the question of indebtedness of servants & when the final report may be expected to be received.

Ans'd

Letter no. 1704 of 33-34 dated 10th October 1934 from the Revenue Commissioner, forwarding the report of the Committee constituted to examine the question of indebtedness of Government employees.

L

Serial No.

Report of the Committee appointed to examine the indebtedness of officials and suggest remedial measures

25

The Committee's conclusions are briefly :-

Extent

(i) About 64% are indebted - of whom 12% are deeply involved.
17% Debt-free
19% Have made Savings.

(ii) Percentage of indebted highest in grades between Rs 40/- and Rs 200.

(iii) Of officers drawing above Rs 600/-, 25 p.c. are indebted.

(iv) Average ascertained debt per head is Rs 337.

(v) Indebtedness heavy in the Secretariat, Comptroller's Office, Office of the D.P.I & in Rev. Police & Excise Depts.
Relatively small in Engineering & Medical Depts.

Causes

26

(i) Few instances of debts contracted as a result of personal extravagance and evil habits.

(ii) One fruitful cause of indebtedness is the desire to own a house, and spending money beyond one's means for this purpose.

(iii) Necessity to pay high house-rent, School fees and medical fees

(iv) Retrenchment cut in pay

(v) Frequent transfers and inadequate travelling allowance allowed on such occasions.

(vi) Other causes common to all, such as ancestral debt, cost of educating boys & girls, unrestricted growth of families etc

(vii) Unemployment of adult-members & expenses of marrying children brothers, sisters etc.

(viii) ~~Check~~ Standards of life in the case of officers apt to be a little higher & they find it less easy to resist demands of needy relatives

NOTE—Contn. Sheet

WD 02553—50,000—GPB—8-7 30

The Remedial measures suggested are:—

Remedial measures

(i) In respect of attachment of salary by Civil Courts, the exemption limit may be raised from Rs 20 to Rs 50. (Some members are of opinion that net pay drawn by an official after compulsory contributions to Insurance P.F etc are deducted — should be taken into account for this purpose). In Madras it has been raised to Rs 40/-. (2790/34/P.D.) Law & Judicial Dept.

(ii) House-building advances to be given after close scrutiny — (so that he need not go in for further loans to complete the house) may be made re-payable in 10 years. FC Br

(iii) Removal of salary cut at least in the case of drawing Rs 100/- & less may receive early consideration. FC Br

(iv) Persons getting Rs 100 & less may be exempted from Medical fees. Medical Br

(v) T.A. on transfer may be on a more liberal scale as in British India. FC Br

(vi) Some of the members say that an official may not be permitted to become member of more than one Coop. Society. To provide reasonable credit facilities, Societies may be encouraged to advance sufficient amounts to meet all legitimate requirements including discharge of prior debts. Some Societies are willing to do this, if the debtor takes out a policy (Insurance) in the Public Branch and Govt. undertakes to pay premium and interest by deduction from pay Cooperative Dept.

(vii) The policy of forcing an indebted official to go on leave (~~pref~~ on lower emoluments during leave) aggravates the position of the debtor. Except in extreme cases where efficiency is seriously interfered with, he may be allowed to continue in service & draw full salary. General Br

The Remedial measures suggested are:—

Remedial measures

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(ii) House-building advances to be given after close scrutiny — (so that he need not go in for further loans to complete the house) May be made re-payable in 10 years. F. & Br

(iii) Removal of salary cut — at least in the case of more drawing Rs 100/- & less may receive early consideration. F & Br

(iv) Persons getting Rs 100 & less may be exempted from Medical fees. Medical Br

(v) T. A. on transfer may be on a more liberal scale as in British India. F.C. Br

(vi) Some of the members say that an official may not be permitted to become member of more than one Coop. society. To provide reasonable credit facilities, Societies may be encouraged to advance sufficient amounts to meet all legitimate requirements including discharge of prior debts. Some Societies are willing to do this, if the debtor takes out a policy (Insurance) in the Public Branch and Govt. undertakes to pay premium and interest by deduction from pay Co-operative Dept. ..To be assigned to Soc.

(vii) The policy of forcing an indebted official to go on leave (on lower emoluments during leave) aggravates the position of the debtor. Except in extreme cases where efficiency is seriously interfered with, he may be allowed to continue in service & draw full salary. General Br

7

Report of the Committee for examining indebtedness of Agrics

App. F. III—2]

General and Revenue Secretariat | File No. 27 of 193

Serial No.

28 The proposals have to be dealt with in several Secretariats. After a discussion of the general lines on which action may be taken, the details may be worked out in the ~~Secretariats concerned~~. It would be perhaps be convenient if this Report is dealt with in one ~~Secretariat~~ Submitted for order Secretariat - say the Financial or Development Branch — in consultation with other Branches.

CJ 15.10.34

29 I think the first Para may be left out of the final as agreed.

RZ 29/10

From The Rev: Comr no. C 1704 § 24.10.34 Forwards the Statistical Statements referred to in the report

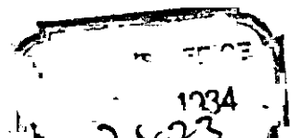
Fin'l Sy note Concl'n —

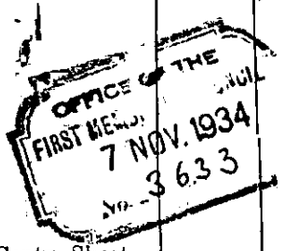
2/11/34.

30 This may be dealt with in this Branch - Submitted to the Dewan & Members of Govt for personal in the first instance — The several measures suggested will be taken up for consideration in the respective branches as indicated in the last page and when orders are received on them — or at any rate most of them — a Consolidated order on the Report of the Committee will be passed.

6

5/11/34





3401 10/11

NOTE—Contn. Sheet.

Dewan
1st member
2nd member

WD 02554—G PB—50,000—8-7 30

5-11-34

5/11/34

12/11/34

3rd

9.11.34

9.11.34

8

188
91

File No. — of 193 | General and Revenue Secretariat

Reference Paras 24 & 30 ante

b) To the Protection Br, G.M (Medical), Dev. (C.O.) & G.M. Br. (Genl) for taking extracts of Para 27 i, iv, vi & viii respectively & return of file. The conclusion reached in each case may also be kindly communicated to this Br for action as at para 30 above.

c) To the H Br. (H.B & S & A Sections) for similarly extracting sub paras (i), iii & v for further action with ref. to

3. To Protection Br we for taking extracts & return of the file

15/11 15/11

Extracts taken.

See 20/11

To H Br we.

G. M. Br we. for taking extracts

Medl (fg) ⊕

Extract relating to Medical Section taken

21-11-34

Extract of (viii) taken.

23/11.

H Br)

28/11

To the Dev: Br: Sec: for taking extracts & returning the file.

24.11.

file returned.

H. Br. with compliments 26/11

C.I.L & MIS. BRANCH
20 NOV. 1934

Extracts taken

Os Sec: with take relevant Extract 16/11/34

⊗ To be extract

21/11/34

21-11-34

Gen Sec 15.12.34

27/12

20 1934 2891

Serial No. 36

Extract from the file re Report of the committee appointed to examine the indebtedness of officials and to suggest remedial measures

"(ii) ~~Revised~~ House Building advances to be given after close scrutiny (so that he need not go in for further loans to complete the house). May be made repayable in 10 years"

3rd

Subtd. under Art. 161, III, (b)(iii), the maximum period fixed for the recovery of an advance of two years' pay is 8 years at one-fourth of the pay, besides interest.

The H.B. advance forms ~~have~~ been since revised in another connection exercising greater scrutiny of the application. But perhaps another column has to be added to it asking the applicant to furnish a plan of the house and an estimate of the probable cost. ~~This~~ This check will be perhaps necessary to see whether the house could be built within the Govt advance one is entitled to.

39 The suggestion that the repayment may be extended to 10 years is for consideration.

40 H. Secy) 20/12/34.

1/12 20/12

41 We are at present giving H.B. advances as a matter of course. In many cases the Applicant embark on the construction of large houses

NOTE—Contn. Sheet.

WD 01955—GPB—22,500—12-6-34

10

2891/X

File No. of 193 General and Revenue Secretariat

and are obliged to go in for outside loans for completing the work of Construction started by them - It would therefore be a desirable thing to discourage such cases and to give the advance only when the applicant is in a position to complete the building without outside borrowing. It is however difficult to ascertain the financial Condition of an Official and to see that he does not go beyond his means.

42 However we may require the following information to be furnished in his advance applications:

43 1) Estimated Cost of Proposed Construction.

2) To what Extent it will be financed from the Applicant's own funds and to what Extent from other borrowing

45 ~~3~~ I do not think it is desirable to Extend the period of repayment to 10 years. It is now 8 years which is sufficiently long.

DEWAN'S OFFICE
27 DEC. 1934
No. 3525

Dewan 46 Sanctioned 24/12

Agree - but I think the various suggestions of the Committee should be discussed at a Council mtg.

27-12-34

The rest

P.T.O

Serial No.

The P.C. to the Dy Secy Br. W.C. for favour of putting up the main file.

MA 24/1/1935 MV — Submitted to the Supdt G.M.Br for complying the above

EWJC 2.1.35 — C.B. File 67-33 is linked below.

CB 2/1/35
To the Supdt, H.Br,
with compliments

1. The file containing the Debt Committee Report is linked. If approved the several Branches will be asked to put up the files dealt with therein and on receipt of this will be sent to the Council Section along with main files they are received

not necy

MW 6/1/35 48 This may be sent to the Council Secn.

H Secy) CB 8/1/35.

2. You must arrange to get the opinions of all the Branches and then Tabulate them and then send them to the Council Secn. - Do how many points have we now for - & against. Remind the Secn & get them all soon.

CB 8-1-35

8/1/35

The connected files are put up and flagged.

3) Submit with a Statement showing the action taken so far. After approval, this will be sent to C.B. for further action on Dewan's orders of 27.12.34. The main file containing the Committee's Report is also put up.

Mas 18.1. H.Secy MW 18/1/35

51 yes to Council Secn

PTO

20/1 CB 21.1.35

WD 01955—GPB—22,500—12-6-34

IV

1855/47

File No. of 193 . | General and Revenue Secretariat

To, the Typing Section (WE) for making 3 copies of the Statement put up below.

22.1.

To, the C.B. with compliments. The main file containing the Report is kindled herewith. The other files have been returned to the respective Branches to day.

23.1.

22 JAN 193 GENL & R. SECT.

Rec'd 28/1/(illegible)

7 13

(For Disposal at a Meeting)

No. C. 199
of 1934-5

GENERAL AND REVENUE SECRETARIAT.

Council Matter.

SUBJECT

(clause xii of the schedule)

Report of the Committee appointed to examine the question of Indebtedness of officials and to suggest remedial measures.

CIRCULATED TO THE MEMBERS OF COUNCIL.

By Order,

R. Rangachar

24th January 1935.

Chief Secretary to Government.

5427/24/1 **First Member of Council.**

4967/29/1 **Second Member of Council.**

D2

Statement showing the action taken on the recommendations contained in the Report of the Indebtedness Committee.

SUBJECT.	REMARKS.
1. Raising the exemption limit of attachment of pay by Civil Courts from Rs.20 to Rs.50.	Instructions in Council d. 31.1.35 The opinion of the High Court in regard to the amendment of the relative section in the Mysor Code of Civil Procedure has been called for.
2. Payments by Co-operative Societies on Insurance Policies in the Public Branch being assigned to Societies etc.	The opinion of the Registrar of Co-operative Societies is awaited. He is also reminded.
3. Closer Examination of Applications for House Building advances and recovery of the advance in 10 years.	The present rule regarding recovery of advances in 8 years may stand. Additional information with regard to the capacity of the applicant to complete construction without running into outside loan to be furnished.
4. Exemption from payment of Medical fees in the case of officials drawing a pay of not more than Rs.100 a month.	Senior Surgeon has been addressed in the matter.
5. Discontinuance of the grant of enforced leave to officials whose pay is continuously under attachment.	Amendment of the Public Servants Conduct Rules embodying the suggestion is under consideration.
6. Removal of salary cut in the case of those drawing Rs.100 and less.	Ordered to be considered at the Budget time.
7. Liberalisation of T.A. Rules on transfer.	Further information is being collected.

Proposal No 4 in the Report for further

31/1/35

IV

Serial No.

55 The draft G.O. Subs, has already given effect to the instruction given in Council. I kept back the draft with a view to put up a more detailed scheme for meeting the indebtedness of officials but have had no time to do so. If permitted I shall separately submit one in for consideration.

RR 24/5/35

Dewan -

50 I shall be obliged if Mr Rangachari will kindly see the draft G.O. and a circular to the members for remarks.

MJ 20-5-35

N

SB 23/5/35

57 Ber 25/5 58 JM 31/5 59 for action as at A

HC 1-6

11

60 Draft order put up by the Chief Secy & approved by the members is submitted for perusal before issue. Whether the file may be submitted to H.E. being an important question is for order.

(Chief Secy) SB 4/6/35

Dewan 62 N 5/6.

63 Hon'ble Mr. Stirling

SB 7.6.35

MJ 8-6-35

N

(Fin. Br.) A

DEPUTY OFFICE 4 MAY 1935 No. 6779

8498 3

7672 31/5

FINANCIAL BRANCH - 4 JUNE 1935 GEML SECT.

7 JUNE 1935 No. 2574

NOTE—Contn. Sheet.

WD 01955—GPE—22,500—12-6-34

16 Action taken on the Report of the Committee appointed to examine the question of indebtedness of officials

2891
Fl

File No. of 193

General and Revenue Secretariat

64 D.S.N. Swd
12/6 '65
Dewan

12/6

DEWAN'S OFFICE
1935
No. 1353

17

Submitted to His Highness.

66 The heavy indebtedness of officials in Government employ having come to the notice of Government, the matter was informally considered in Council on 25th October 1933 and instructions were issued for the appointment of a mixed Committee of officials and non-officials consisting of the following gentlemen for examining the question:-

1. Mr. N. Madhava Rao, B.A., B.L. (Chairman).
2. Mr. S. Venkatakrishnaiya, B.A., B.L.
3. Mr. K. V. Anantaraman, B.A.
4. Mr. M. G. Mehkri, B.A., LL.B.
5. Mr. A. N. Raghavachar, M.A.
6. Mr. Y. Narasinga Rao, B.A., B.L.

67 The Committee met three times on 21st November 1933, 5th September 1934 and 6th October 1934 and considered the question in all its bearings and have submitted a comprehensive report to Government after consulting and obtaining necessary information from Government Departments and non-official agencies particularly Co-operative institutions. This was circulated to Members of Council and instructions in Council dated 31st January 1935 were issued indicating the action to be taken on the several suggestions made by the Committee for ameliorating the financial condition of the men in service.

68 The papers and the draft Government Order proposed to be issued are submitted for His Highness's gracious perusal.

Mirza M. Ismail

Mysore,)
13th June 1935.) DEWAN.

12

18

Record of Cases submitted for the Orders of His Highness the Maharaja.

Subject.

Report of the Committee appointed to examine the question of indebtedness of officials.

624

Order.

~~KRW~~

15/6/35

13

9

6335
1934

General and Revenue
Secretariat

Report of the Committee appointed to examine the question of Indebtedness of Officials

(*)

31. All urgent or confidential files returned with His Highness' orders may in the absence of instructions or indications to the contrary, be ordinarily circulated to the Members of Council for perusal after the issue of orders.

33. The Secretaries concerned should see that orders in the cases referred to above are issued at once and that the files are returned immediately after to the Chief Secretary for circulation to the Members.

34. In all other cases, the files will first be circulated to the Members of Council at Head-quarters and then sent to the Secretariat concerned for the issue of orders.

72 Circulated to Members of Council for perusal of His Highness' orders before/after issue of orders.* (*Vide Rules* 31, 33 and 34 of the Subsidiary Rules for the conduct of business of Council in the Manual of Council Rules and Procedure.)

Chief Secretary to Government.

Through the Secretary to Government,

Finl Department.

9109
1896

73.

FIRST MEMBER OF COUNCIL. 18/9/35

14

SECONDMEMBER OF COUNCIL.

74

Sor 19/6

To Financial Secretary with Concepts. 19.6

21.6.35

NOTE.—Contn. sheet.

Indebtedness committee Report

2691

General and Revenue Secretariat. File No. 412 of 1934 [App. F. III-2

76

May the draft issue?

NW 2/6

77 H. Seey) 24/6/35.

78 Yes. Issue

Issue 25/6/35

TYPING SECTION * 25 JUN. 1935 * GEN'L & REV. SECTT.

No. 9447-58 D. 28-6-35

To, The Revenue Commr.

The Registrar of co-operative Societies
comptroller to Govt
Registrar, High courts Mysore
Director of Public Instruction
Secretaries to Govt ...

Accepts the suggestion of the committee re. grant of House building advances and also adopts the provisions of the British Indian Code in re. to the rate of the limit of exemption from attachment of pay in satisfaction of civil court decrees etc.

A draft D.O. letter to Rajaseva sakta my R. Ranga Rao requesting him to put up a detailed scheme for the consideration of Govt. is subd for orders with reference to paras 55 + 56 of the notes supra.

NW 2/7/35

For approval

H. Seey) 2/7/35

4/7

Issue 5/7/35.

TYPING * JUL 1935

NOTE—Contn. Sheet.

2802/35

Official Indebtedness Committee's report

94

File No. 412 2891/X. of 1935

General and Revenue Secretariat

Raja Sivabadra Mr. Ranga Rao has been reminded & his reply will be awaited. In the Meanwhile, the file may be sent to the Prohn. Br. for taking extract of the portions of Notes & G.O taking to the Amendment of C.P.C regarding the raising of the minimum liable to attachment under Court Decree

9/7

H Secy) 9.7.35.

W 9/7.

1917/35

Govt: Secy

W 1/7

1/7/35

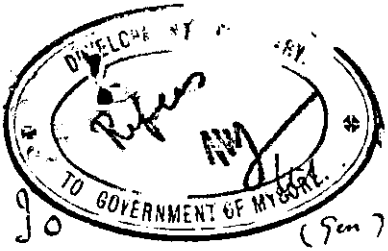
Ex Dies Leave.

Sec 1/7

H.S.T. W)

Sec 1/7

A



Bangalore 8.1.36

To (Sen)
The Development Secretary to Govt
Bangalore

3161
Fin 4407

Dear Sir,

With reference to your letter calling for my note on the indebtedness of officials, I am writing this to say that I have got my note ready on the subject. But I feel that as I happen to be a member of the Mysore Co-operative Committee, I should first place the note before the Committee & Govt. agree, I shall submit

my note as part of the Committee's report

The chapter [illegible] to me will be returned in a few days.

Yours sincerely

R Rangarajan

N. 1935 I

2921/H

Serial No.

17

Subd

1) It has been ascertained from the Finl Branch that Mr Rama Rao was requested from the Financial Branch, to forward a written representation of appeals. This may therefore be taken from the Finl Branch

20/1/36 (Finl Secty) 20/1/36

Subd: for perusal

27/1 H Secy 27.1.36.

2) A statement of action taken on the recommendations of the Committee on the Inadequate pay of officials is put up + flagged T. Subd of

NOTE—Contn Sheet.

WD 03594—GPB—30,000—13-7-35

the seven recommendations referred to therein 3 are finally disposed off & four are under consideration. These will be disposed off in due course.

3) The ~~report called~~ report called for from Mr: Ranga Rao is different from the Indebtedness Committee Report: Mr: Ranga Rao was requested to suggest some measures to put down indebtedness of officials & he now states that this report will be soon placed before the Committee on Co-operation & that he will submit the note as part of that Committee's report. This may perhaps be done.

4) Subs: like a draft as personally directed.

5) The reply put up may be approved. ~~Sd~~

Dewan) 16/3

16/3/36

DEWAN'S OFFICE
17 MAR 1936
No. 5632

6) 18-3-36

7) Issue
18/3/36.

Do: M: H: 6966 dy 18.3.36

To. R. Ranga Rao Esqr.

Informs him that there is no objection to the adoption of this suggestion to submit his note as part of the Report of the Co-operation Committee & requests him to reserve the Report of the Com:

SECRETARIAT
4958
30 APR. 1936

To

DEWAN'S OFFICE
30 APR. 1936
No. M...1118...

Amin-ul-mulk Sir Mohamed Mirza Ismail,
B.A., Kt., O.B.E., C.I.E.,
Dewan Saheb of Mysore,
Bangalore.

May it please your Honour

We most respectfully beg to state that the other suggestions of the Committee under the Chairmanship of Mr.N. Madhava Rao, B.A. B.L., have not yet been ordered upon. vide G.O.No.F.L. 9447-58 G.F. 112 - 34- 2 dated 26th/28th June 1935. We most respectfully pray that your Excellency may be pleased to order at least on the two suggestions, namely re: the Insurance Scheme and Extension of the period of the repayment of the H.B.A. from 8 to 10 years

for which act of kindness we shall feel highly grateful.

We beg to remain,
Respected Sir,
Your most obedient servants,

Bangalore,
27th April, 1936.

18

C Secy

8) [illegible]

9) For perusal.
FC Secy) 30/4/36

10) Put up the file [illegible]
30/4 1.5.36.

Serial No.

(1) A Statement showing the recommendations (7) of the Committee, the number disposed of & the stages of pendency of the rest (4) is put up & flagged A. Mr: Ramsay Rao has not yet returned the Committee's Report called for in the letter flagged A.

F/5/

DEWAN'S OFFICE 8 MAY 1936 No. 6886

(2) To. (3) The typing section will please supply 3 typed copies of C:

(4) Statement flagged B shows action taken & proposed to be taken

TYPING SECTION 8 MAY 1936 GENL. & REV. SECTT.

15) For perusal.

H Seey) 7.5.36.

Dewan

8/5

8/5/36.

8-5-36

9.5.36.

16) Dr. Reminder first-up. After which this will be sent to Dewan: for note of Dewan's orders on item 2 on the Statement flagged B for & return

17) Issue. yes.

11.5.36.

16) where is item 7 pending and why. please attend to it at once.

11.5.36.

TYPING SECTION 11 MAY 1936 GENL.

WD 03594—GPB—30,000—18-7-35

M. No. H.S. 8035-B 12.5.35.

To Mr: R. Ramsa Rao, Retd. Chief Secy. to Govt

Requests him to return the papers very early.

(9) To, Mr. S & A Section for noting under intimation to para 15 of the notes.

Noted 4/5/36

14/5 KN

7/5

File No. 412 of 193 — General and Revenue Secretariat

(para 20)

21) Subd: for perusal (with reference to para 18 of the rules.

22) This will now be sent to Dev: Bn: for note of Dewan's orders in item 2 of Statement flagged B.

Illegible
15/5/36 Dev Secy

23) Extract of No 2. of the Statement with the orders of the Dewan taken and the file returned to the Financial Branch with Compliments

Illegible
6/5/36
Financial Secy

Secy to H.H. 16.5.36 from Mr. R. Rangachar.

Returns the file.

Subd: for information ~~and return~~

~~Extract as desired ordered H.H. 15.5.36 (para B.)~~

Illegible Secy) 22/5/36.

Illegible
27/5

N. 27/5

Illegible
28/5/36

N. 28/5/36
Mr. R. Rangachar
Acknowledge.

Illegible
W
29/5

21) To the Dev: Bn: (Mr) to kindly note the result of action as taken in para 23 above. The connected file may also be put up.

Illegible
9.9.36

GEN. & REV. SECRETARIAT
15 MAY 1936
DEVELOPMENT BRANCH

GEN. & REV. SECRETARIAT
10 SEP. 1936
DEVELOPMENT BRANCH

2965/36 P

2921/36

General and Revenue Secretariat. | File No. of 193 | [App. F. III-2

28 Proposals for the formation of a Depital Society in the Cooperative Dept have been received from the Registrar and are under scrutiny. Treating the Society's loans outstanding against members as a charge on Insurance and Provident Funds some of the concessions asked for by the Registrar

Financial Branch with compliments

Cb 25/9/36

26 To. Mr Dew: Ba:(Ltr) is kindly put up the connected file for reference & return.

16-9-36

27 The file has been submitted to the Asst Secretary for orders.

8/10/36

28 The file has been referred to the Registrar Co-operatively for his remarks on 12/10/36.

Financial Branch with compliments

Cb 11/11/36

29 To. Mr Dew: Ba:(Ltr) is kindly state the Major in which subject No:1 in the Statement flagged B

16.11.

30 The file has been submitted in connection with the attachment of Salary Bill which is ascertained that the Bill relating to the attachment of Salary has not yet been passed into Law in British India

27/11

GEN. & REV. SECRETARIAT
28 SEP. 1936
GOVT. BRANCH

Mr Sivadattan. Please await action after file case and put it up with the first mission of the next Leg. when it becomes available

Cb 9/10/36

Mrs B till the end of Oct 36

29/10

NOTE—Contn. Sheet.

447/37 P

495-8/31-35 1921 [illegible]/31 35

G.P. File No. 412 of 193 4

General and Revenue Secretariat

3

31) Subd: Of the seven recommendations referred to in the Statement flagged B, Nos: 3, 4, 5, & 6 have been finally disposed off. as Items 1, 2 & are under consideration as noted in paras 28 & 30 of the notes. And Certain information has been called for from departments with regard to items). The disposal of these will be further watched.

32) Subd: for perusal.

[illegible] 1/11/37

33) To the Dep: Sec: to kindly note the history of the subject referred to in para 32 above.

[illegible] 17.7.

34) The file is before the Secretary

(17/7/37) (Supdt Financial Branch) with Compliments

35) To the Asst: Sec: for remarks with reference to para 30 of the notes.

[illegible] 20.7.

36) The Bill relating to the attachment of Salary has been passed into Law in British India. The file relating to the amendment of Sec 60. of C.P.C. has been sent separately for orders

[illegible] 28-7-37

37) To the Dep: Sec: to kindly put up the file referred to in para 34 of notes received.

[illegible] 29.7.

3249/37

447/P

Indebtedness of officials

38) The reference is kept by the Secretariat discussion with the Registrar C.S.

29/7/37

39) Subject for perusal. The final disposal of the two subjects will be recognised.

30/7/

40) To the Hon'ble Mr. for further remarks with reference to para 38 of notes.

29.11.

41) The file relating to the attachment of Salary has been referred to the L.C. Section for publishing the Bill under Rule (5) of the L.C.

21

42) To the Hon'ble Mr. for remarks with reference to para 38 of notes.

7/12/

43) The question is reported to have been discussed by the Registrar with the Secretary and further Communication from the Registrar about the results of discussion is awaited

Financial Branch

6/12/37

44) Paras 41 to 43 Subject for information. Further disposal of the subjects will be awaited.

(Items 1 + 2 of the statement — flag B)

6/12/ for perusal.

Fl. Secy.)

13/12/37

7.12.37.

NOTE—Contn. Sheet.

5015 5008 p 37

File No. of 193 | General and Revenue Secretariat

45) To. the Dep: Br: to kindly note the further
action of item 2 of statement flagged B.

Vthen
14.2.
21 46) No further communication on the query
(Para 43) has yet been received from the
Registrar Cs.
Civil Branch
21/2/38

47) To. the Pers: Br: to kindly note the
disposal of item no: 1 in statement flagged B

Vthen
28/2.

48)
The Bill relating to the amendment of Sec
60 of C.P.C. was discussed during the last
L.C. meetings and the same was referred to
a Select Committee

Vthen
28/2

49) Submitted for perusal.
The concerned Branches will be reminded.
in due course.

Vthen
2/3.

50) Please note separately the
items still undisposed of, & action
taken so far in respect of them.
~~Is it necessary to pursue this~~

2/3

Serial No.

Subd:

51) Reference is invited to statement flagged B showing the action taken on the report: Only items 1, 2 & 7 are pending & to be taken

Ref: Para 50 of notes. 4.4.

52) Please obtain information as to how these stand at present?

CPO 5/3

53) Subject no: 1. re raising the exemption limit of attachment of pay - the amendment of Section 60 C.P.C. has been referred to the Sub Select Com. (vide Para 49 of notes) TT.

Subject no: 2. re payment of loans by co-operative Societies on assignment of insurance Policies - viz:- Receipt of proposals from the Regr. Co-operative Societies is awaited (vide para 46 of notes)

Subject no: 7. re T.A. on transfer viz:- the question is under consideration in the Branch and is being worked up. This will be ready in 2 or 3 days

7.3.

54) Subd: with reference to para 52 of notes

55) These questions are receiving attention separately in the Branches & Sections concerned

56) This general file (re: Report of the Committee appd. to examine the question of indebtedness of Officials) of the Fen. Branch may perhaps be closed

Fen Sec)

CPO 7/3

57)

58)

NOTE—Contn. Sheet.

WD. 0281—GPB—30,000—13-3-37

of 193	General and Revenue Secretariat
with reference to paras 5(7) 5(8) of notes papers will be filed in 56. Yes. 26.3.38	13 MA 2913

File No. of 193 General and Revenue Secretariat

59) Submit: for perusal with reference to paras 5.7 & 5.8 of the Min. of Agriculture. The papers will be filed as noted in para 56.

Yes.

Sd/-
26.3.38

Sd/-
29/3

1279/C.D 67-33-1

64

~~3rd~~ November 3

Dear Mr. Madhava Rao,

Government are led to believe that there has been a tendency towards an increase of indebtedness on the part of officials in general, in recent years, in spite of the several measures adopted by Government from time to time, to improve their economic condition and to ensure them a reasonable degree of comfort. The scales of pay of the various classes of officials have been improved and special facilities provided in the shape of grant of advances (free of interest or at concessional rate of interest) for acquiring houses, purchasing motor cars, motor cycles and push cycles etc. Government have also rendered them assistance in other indirect ways by encouraging the Co-operative movement, which has for its object the provision of credit at low rates and the supply of goods at cheap prices and the promotion of habits of thrift amongst its members. While the officials appear to have fully availed themselves of those facilities, it does not appear as if their material condition has at all improved. On the other hand, the cheap and ready credit offered by these institutions appears to have had a prejudicial effect on the economic condition of many of them.

Government consider it desirable to have a correct idea of the present position in regard to this matter. I am desired to request you to kindly study the question of indebtedness of the services in general, in consultation with the marginally noted gentlemen and favour Government with

---

Mr. K. V. Anantaraman,
Deputy Commissioner.
Mr. S. Venkatakrishnaiya,
Retired District Judge & President, Provincial Co-operative Bank
Mr. Y. Narasinga Rao,
Retired Senior Assistants Commis-

your suggestions about the general causes of such indebtedness, its extent and the measures necessary to relieve it. The consultation referred to above, can perhaps be best made by the gentlemen referred to above constituting themselves into a Committee with you as Chairman and Mr. Y. Narasinga Rao as Member and Secretary. The Registrar of Co-operative Societies will be asked to furnish you with any information that you may want in this connection.

Yours sincerely,

3/11/3

24

B. Madhava Rau, Esq., B.A., L.L.,
Revenue Commissioner in Mysore.

1280-43/C.D 6/11/3

Copy to the Dy. Comrs., D'lore &c.
" " Mr. S. Venkatakrishnaiya
" " " Y. Narasinga Rao
" " the Registrar of Co-operative Societies

Dear Mr. Madhava Rao,

Government are led to believe that there has been a tendency towards an increase in ~~of~~ indebtedness on the part of officials in general, in recent years, in spite of the several measures ~~that have been~~ adopted by Government from time to time, to improve their economic condition and to ensure them a reasonable degree of comfort. ~~Government have from time to time increased and improved~~ The scales of pay of the various classes of officials have been improved and ~~and provided~~ special facilities provided in the shape of grant of advances (free of interest or at concessional rate of interest) for acquiring houses, purchasing cycles etc. Government have also rendered them assistance in other indirect ways by encouraging the Co-operative movement, which has for its object the provision of credit at low rates and the supply of goods at cheap prices and the promotion of habits of thrift amongst its members. While the officials appear to have fully availed themselves of these facilities, it does not appear as if their material condition has at all improved. On the other hand, the cheap and ready credit offered by these institutions appears to have had a prejudicial effect on the economic condition of ~~some~~ many of them. Govt. consider it desirable to have a correct idea of the present position in regard to this matter. I am desired to request you to kindly study the question of indebtedness ~~in the subordinate ranks of~~ the officials classes in general in consultation with the marginally

Mr. K. V. Anantaraman,
Deputy Commissioner.
" S. Venkatakrishnaiya, Retd. Dt. Judge & President, Prov. Co-op. Bank
Y. Narasinga Rao, Retired Secy. A.G.

noted gentlemen and favour Government with your suggestions about the general causes of such indebtedness, its extent and the measures necessary to relieve it. ~~I am to suggest that you may hear witnesses if necessary,~~ examine typical family budgets, and scrutinise transactions in Co-operative Institutions, Banks etc. The Registrar of Co-operative Societies will be asked to ~~issue a Circular to~~ ~~the~~ Co-operative ~~Institutions to~~ furnish you with any information that may ~~be asked for~~ you may want in this connection

Yours sincerely,

N. Madhava Rau, Esq., B.A., B.L.,
Revenue Commissioner in Mysore.

CB 1291

Mr. N. MADHAVA RAO, B.A., B.L.,
Revenue Commissioner.

NEW PUBLIC OFFICES,

Dated Bangalore, 25th November *193*3.

D.O.No. 45/33-34

This had got mixed up with my CB. 67-33-2 papers. Must work right [illegible] CBR) 3/12

Dear Mr. Ranga Rao,

In pursuance of your letter No.1278/C.B. dated 6th November 1933 asking me, in association with a Committee, to enquire into the causes of indebtedness of officials etc., and suggest remedial measures, I write to state that a preliminary meeting in this connection was held by me on the 21st instant at 3 P.M. All the Members were present. The lines on which enquiry should proceed and the necessary official information required for the purpose were settled. It was agreed that information in the marginally noted form might be obtained for a few selected establishments in respect of officials whose pay is under attachment so as to give the Committee some concrete idea of the extent of indebtedness of Government servants.

1. Designation of the official. (Name to be omitted).
2. Salary.
3. Number of attachment orders outstanding and aggregate amount.
4. Period for which salary has been under attachment.
5. Monthly deduction on account of salary attachment.
6. Government advances outstanding.
7. Monthly deduction from pay on account of Government advances.
8. Monthly deduction for State Life Insurance premia and contributions to Provident Fund.
9. Net salary drawn.

I therefore request you to be so good as to obtain this information from the following officers, for the use of the Committee:--

(1) Registrar, General and Revenue Secretariat.

(2) The Comptroller, Mysore Government, (for all sections of his office including the Railway Audit Office).

(3) The Director of Public Instruction.

(4) The Inspector-General of Police (Office Establishment and the Inspectorate).

(5) The Excise Commissioner. (Office Establishment and the Inspectorate).

(6) The Inspector-General of Registration. (Special Sub Registrars)

In respect of the Revenue Commissioner's Office,

Muzrai Commissioner's Office, the Deputy Commissioners' Offices of Bangalore and Mysore and two Taluk Offices, I shall arrange to get the information myself.

If it is desired that our enquiry should cover the question of indebtedness of Gazetted Officers also, the Comptroller may be requested to furnish similar information in regard to Gazetted Officers of all Departments, including Amildars and Deputy Amildars, whose pay is under attachment by order of a Court

The Dewan said - Yes

In this connection, I may suggest that the Comptroller to Government and the Registrar of Co-operative Societies may be added to the Committee as Members as they are in a position to give useful information and suggestions in regard to the enquiry entrusted to the Committee.

Yours sincerely,

M. Rama Rau

R. Ranga Rao, Esq., B.A., B.L.,

Chief Secretary to Government,

Bangalore.

I

Con-21/CS 67-33-3

Bangalore 27/4/33

To

(1) The Comptroller to Government.
(2) " Director of Public Instruction in Mysore.
(3) " I.G. of Police in Mysore.
(4) " Excise Commissioner in Mysore.
(5) " I.G. of Registration in Mysore.
(6) " Registrar, G.R.S.

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of general indebtedness of Government employees in the various departments and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the officials under your control whose pay is under attachment. This includes the Gazetted Staff as well as the non Gazetted —

Yours sincerely,

Chief Secretary.

Add in respective copies.

(i) (for all sections of your office including Reg Audit Office)
(iii) (Office establishment and the Inspectorate)
(iv) - do -
(v) (Special Sub Registrars).

Para 2. to be added in copy going to Comptroller

Similar information may be furnished in respect of Gazetted Officers of all Depts. including Amildars & Dy. Amildars.

For approval

Copy to Registrar, G.R.S with the request that particulars on the above lines may also be collected in respect of the officials of G.R.S. whose pay is under attachment,

D.O.

No. 2019-4
C.B. 67-33-3

GENERAL & REVENUE SECRETARIAT,

Dated Bangalore 20th December 1933.

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of the general indebtedness of Government employees in the various departments and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the staff under your control (for all sections of your office including Railway Audit Office) whose pay is under attachment.

2. Similar information may be furnished in respect of Gazetted Officers of all Departments including Amildars and Deputy Amildars.

Yours sincerely,

Fair Draft

M. Venkatesa Iyengar, Esq., M.A.,
Comptroller to the Government of Mysore.

D.O.

No. 2017-34
C.B.67-33 / Enl

GENERAL & REVENUE SECRETARIAT,

Dated Bangalore, 24 *192* :

~~18th~~ December 1933.

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of the general indebtedness of Government employees in the various departments and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the staff under your control whose pay is under attachement. This includes the Gazetted staff as well as the Non-Gazetted.

Yours sincerely,

28/12/33

Fair Draft

N. S. Subba Rao, Esq., M.A., Bar-at-Law,
Director of Public Instruction in Mysore.

D.O.

GENERAL & REVENUE SECRETARIAT,

Dated Bangalore, 15th December 1933.

No. 2017-24
C.B. 67-33-3 / Encl

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of the general indebtedness of Government employees in the various departments, and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the staff under your control (office establishment and the Inspecterate) whose pay is under attachment. This includes the Gazetted Staff as well as the Non-Gazetted.

Yours sincerely,

Fair Draft

F. A. Hamilton, Esq., C.I.E.,
Inspector General of Police in Mysore.

D.O.

GENERAL & REVENUE SECRETARIAT,

Dated Bangalore, 20th December 1933.

No. 2017-4
C.B.67-33-8 Encl

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of the general indebtedness of Government employees in the various departments and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the staff under your control (office establishment and the Inspectorate), whose pay is under attachement. This includes the Gazetted Staff as well as the Non-Gazetted.

Yours sincerely,

D. Srinivasa Iyengar, Esq., B.A.,
Excise Commissioner in Mysore.

D.O.

GENERAL & REVENUE SECRETARIAT,

Dated Bangalore, ... 192 .

18th December 1933.

No. 2017-24
C.S. 67-33-3/Emp. exch.

Dear Sir,

I am desired to state that the Revenue Commissioner has been requested by Government to study in consultation with some other gentlemen the question of the general indebtedness of Government employees in the various departments, and to request you to kindly furnish him at an early date with full particulars, in the accompanying form, in respect of the staff under your control whose pay is under attachment.

Yours sincerely,

To

The Comptroller to Government.
" Director of Public Instruction in Mysore.
" Inspector General of Police in Mysore.
" Excise Commissioner in Mysore.
" I.G. of Registration in Mysore.

4317-18 D 21/12/33

Copy of the above is forwarded to the Registrar, General and Revenue Secretariat, with the request that particulars on the above lines may also be collected in respect of the officials of the General and Revenue Secretariat whose pay is under attachment

Chief Secretary to Government.

GENERAL AND REVENUE SECRETARIAT,

D.O. No.

Dated Bangalore, 20th ~~18th~~ December 193 3

2122-23/GS 67-33-4
Encl

Dear Sir,

I am desired to forward for your information a copy of a letter addressed to the Revenue Commissioner requesting him to study the association with a small committee, the question of indebtedness of Government employees in general and to state that the Comptroller to Government of Registrar of Co-operative Societies Mysore and yourself are appointed as additional members of the Committee.

Yours sincerely,

for Secy

1. G. M. Mehkri, Esq., B.A., LL.B.,
2. M. Venkatesa Iyengar, Esq., M.A.

II

2222-23/C.B.67-33-4

Enl 07/24/12/33

Dear Sir,

I am desired to forward for your information a copy of a letter addressed to the Revenue Commissioner requesting him to study the question of indebtedness of Government employees in general, in association with a small committee and to state that the Comptroller to Government. and Registrar of Co-operative Societies yourself are appointed as additional members of the Committee.

Yours sincerely,

P.S.

P3-F(Gn)37

1. Registrar of Co-operative Societies
2. Comptroller to Government.

C.B. 1457

M. VENKATESA IYENGAR, M.A.,
Comptroller.

Bangalore, dated 21st Decr. 1933

D. O. No. 137 /Spl.

Dear Sir,

I have received your D.O. No. 2122-23/ C.B. 67-33-4 dated the 20th Decr.'33 intimating that I have been appointed an additional member of the Committee to study the question of - indebtedness of Government employees in general.

File

RG

21/12/33 -

Yours sincerely,

M. Venkatesaiyengar

R. Ranga Rao, Esq., B.A., B.L.,
Chief Secretary to Government,
Bangalore.

36

Mr. D. SRINIVASA IYENGAR, B.A.,
Inspector-General of Registration
Mysore.

NEW PUBLIC OFFICES,

Dated Bangalore, the...14th..March 193 4.

C 264/33-34

C.B- 2056

Dear Sir,

With reference to your D.O. letter No.2117-21/C.B. 67-33-3 dated 20th December 1933 re: furnishing a statement in the form given, showing the indebtedness of Government employees in the Registration Department to the Revenue Commissioner, I write to say that the statement required has this day been sent to him.

Yours sincerely

D. Srinivasa Iyengar

RR
15-3

To

R. Ranga Rao, Esq., B.A., B.L.,
Chief Secretary to Government.
Bangalore.

37

CB 427

Mr. N. MADHAVA RAO, B.A., B.L.,
Revenue Commissioner.

NEW PUBLIC OFFICES,

Dated Bangalore, 10th Sept. 1934

11 SEP 1934

DEWAN'S OFFICE
11 SEPT. 1934
No. 1345

D.O.No. C/704/33-34
Enc: one.

Dear Mr. Ranga Rao,

I am enclosing herein a copy of the proceedings of the second meeting of the Committee appointed for enquiring into the causes of indebtedness of officials, held on the 5th instant for information. A final report will be submitted to Government in about a month.

Yours sincerely,

M A Rao

Subd for perusal
RR
11/9/34

Dewan—

11-9-34

RR
13/9

R. Ranga Rao, Esq., B.A., B.L.
Chief Secretary to Government,
Bangalore.

Proceedings of the Meeting of the Committee appointed for enquiring into the causes of indebtedness of officials and suggesting measures for relieving the same.

Second Meeting held on 5th September 1934 at 4 P.M. in accordance with the notice issued to the Members on 1st September 1934.

Members present.

1. Mr. N. Madhava Rao, B.A., B.L., (Chairman).
2. " S. Venkatakrishnaiya, B.A., B.L.,
3. " K.V. Anantaraman, B.A.,
4. " M.G. Mehkri, B.A., LL.B.,
5. " A.N. Raghavachar, M.A.,

Mr. Y. Narasinga Rau, was unable to attend the meeting.

The Note sent by Mr. S. Venkatakrishnaiya was read and discussed and the suggestions sent by Mr. A.N.Raghavachar were also perused.

It was agreed that Mr. Venkatakrishnaiya's Note on the subject might be adopted as the basis of the draft report and that the same with the modifications and suggestions agreed to at the meeting be circulated among the members of the Committee so that it might be ready for final approval at the next meeting.

Chairman

FIDENTIAL

C/1704/33-34

One

OFFICE OF THE REVENUE COMMISSIONER
IN MYSORE,

Dated Bangalore, ...10th..October.....1934.

C.S. 586

FROM

N. MADHAVA RAO, ESQ., B.A., B.L.,
Revenue Commissioner in Mysore.

To

R. Ranga Rao, Esq., B.A., B.L.,
~~S.XXARDIXGXXWAXXIXXESQ.XXXXX~~
Chief *Secretary to the Government*
of His Highness the Maharaja of Mysore,
~~*Development Department, Bangalore.*~~

SIR,

With reference to your D.O. letter No. 1278/C.B. dated 6th November 1933 requesting for a report of the Committee constituted to examine the question of the indebtedness of the services, I have the honour to forward herewith the report of the Committee.

The statistical statements referred to in the report will follow.

I have the honour to be,
Sir,
Your most obedient servant,

Revenue Commissioner.

40

CON

10.10.34

F

Report of the Committee of enquiry into the causes of indebtedness of Government Servants.

The Committee held meetings on the dates noted below:-

Preliminary meeting on	21-11-1933.
2nd Meeting on	5- 9-1934.
3rd Meeting	6-10-1934.

Z

41

The Committee, at the outset, decided to confine the enquiry to the question of indebtedness of Gazetted and Non-Gazetted Officers, excluding from its scope the case of inferior servants, the economic problems in respect of the latter being different and less complicated. It was felt that any formal procedure attended with possible publicity was inexpedient and unlikely to elicit correct information. A sub Committee consisting of Messrs. S.Venkatakrishnaiya and V.Narasinga Rao was therefore appointed and it was requested to collect materials to form the basis for the report. It necessarily took sometime to collect statistics from (1) Some Cooperative and other Institutions in the City of Mysore and Bangalore which have a large clientele of Government servants and (2) from the Comptroller's Office, relating to the various advances made by the Government to its officers and attachments subsisting on their pay. The members of the sub Committee interviewed a large number of Government servants in different establishments and obtained from them some useful data relating to domestic budgets of officials and causes of indebtedness. They also discussed the subject with representatives of the non-Gazetted officers' association who had made

representation to the Committee. The statistical information so collected is given in the Appendices to this Report.

2) Extent of Indebtedness.

The Statistics obtained from the Cooperative Institutions give an idea of the extent and degree of the indebtedness of Officials. These institutions provide, some exclusively and others to a substantial extent, credit facilities to the official classes. From these statistics it would appear that officials have borrowed an aggregate sum of about 8 lakhs from the eight institutions for which figures are available. The debts owing to Government in the shape of Motor Car and House-building advances, amount to over Rs 42,000. The total ascertained debt of officials in the cities of Bangalore and Mysore exceeds Rs 12,00,000/-. 42 Considering the fact that there must be a large amount of borrowin from other credit institutions and from private money lenders and that there are about 11,000 officials in the superior service in the State as against over 3646 officials to whom the ascertained debt relates, the Committee consider that the total amount of debt of persons in the public service must be something of the order of 50 to 60 lakhs.

3) The main facts disclosed by a study of the materials collected by the Committee are as follows:-

(1.) Of the officials who are members of Cooperative Societies, 90 per cent have borrowed, as against 10 per cent who hold some deposits.

(2.) Investigation of representative cases shows that about 64 per cent of the officials are indebted, of whom 12 per cent are deeply involved, that 17 per cent are debt-free and that 19 per cent have made some savings.

(3.) About 25 per cent of the officers in grades of pay above Rs 600/- appear to be indebted.

(4.) The average ascertained debt per head is Rs 337/-.

(5.) The percentage of those indebted appears to be the highest in grades of pay between Rs 40/- and Rs 200/. .

(6.) It is reported that the salaries of Government servants are being attached for decreed debts only in 125 cases involving a sum of Rs 40,600/-. But there is reason to believe that in many instances, decrees against officials are settled by means of voluntary payments without reference to the heads of the Offices in which the debtors are employed.

(7.) Indebtedness is heavy in the establishments of the General and Revenue Secretariat, the Comptroller's Office, the Office of the Director of Public Instruction and in the Revenue, Police, and Excise establishments; while it is relatively small in Engineering and Medical Departments

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4) Causes of Indebtedness.

There are comparatively few instances in which debts have been contracted as a result of personal extravagence and evil habits. On the other hand, cases of borrowing for profitable investment are equally rare. One fruitful cause of indebtedness among officials is a desire to own a house. House-building and house-purchase advances are freely taken and are supplemented by loans, first from one Cooperative Society and then from another, until the debt increases to an extent which makes it necessary in many cases to sell the house, and even then only a part of the debt is liquidated. The ambition to own a house beyond the means of the officials has become such a potent cause of indebtedness in many a known instance, that we have thought it necessary to make a special mention of it here.

5) Officials are generally obliged to pay a high house rent while school fees and medical fees form no inconsiderable items in their domestic budget. It has also been brought to the notice of the Committee that the retrenchment cut in pay, and in some instances, the frequent transfer from place to place coupled with the inadequate travelling allowance paid under the present rules, have also contributed to some extent to add to the burden of debt of the officials.

6) Apart from these special causes the most common causes of indebtedness amomg officials are the existence of ancestral debt cost of educating boys and girls, unrestricted growth of families the responsibilities associated with the joint family system, unemployment of adult members of the family and the expenses of marrying not only the children but the brothers, sisters and other dependents of the official. In these respects, the official is not in a different position from any member of his social class who is not in public service, except perhaps for the fact that his standards of life are apt to be a little higher and that he finds it less easy to resist demands for help from needy relatives.

Remedial Measures.

7) Indebtedness is not peculiar to officials, but is common to all classes of workers and can only be dealt with as a part of a larger economic and social problem, which does not fall within our sphere. We can only suggest the adoption of measures (unfortunately few and limited in scopes) whereby Government employees may in some measure be prevented from contracting avoidable debts and protected in the public interest, from the worst consequences of indebtedness. We accordingly make the following recommendations:-

1. At present the pay of an officer is attachable in satisfaction of Civil Court decrees to the extent of one half in cases of officials drawing Rs 40/- and upwards, and the excess over Rs 20/- in the case of those drawing pay below Rs 40/-. The exemption limit is Rs 20/-. In calculating the amount attachable, the gross pay is taken into consideration. We consider that the exemption limit should be raised to Rs 50/-, and some of us are of opinion that the calculation of the amount attachable should be made on the net pay drawn by an official i.e. after deducting the compulsory life insuance premium/compulsory contribution to the Provident fund from the gross pay. We understand that in Madras, the exemption limit was raised to Rs 40/- sometime ago. The Government is entitled to the efficient service of its employees which is bound to be affected if a large proportion of their pay is attached by creditors month after month. As the Royal Commission on Labour observed, "The law allows the money-lender to use the employer as his debt collector". In submitting itself to such a position, the Government may legitimately tamper the demands of the creditor, having regard to the efficiency of its own service.

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2. Housebuilding advances should not be sanctioned without close enquiry. Before advances are made the applicant should be called upon to submit the plan and estimate of the building proposed to be constructed. The advance to be made by the Government should not exceed 75% of the total estimated cost and the applicant should satisfy the sanctioning authority that he has the remaining 25% either in cash or in cash and value of site and materials collected. The plan of the building approved at the time of granting the loan should not be materially altered without previous sanction so long as the loan remains undischarged.

3. Housebuilding advances may be made repayable within a period of 10 years unless the borrower is due to retire within that period.

4. Some of us consider that in order to prevent indiscriminate borrowing a rule may be enacted prohibiting a Government servant from being a member of more than one Cooperative Society of the same kind.

5. In order to provide reasonable credit facilities, Cooperative societies may be encouraged to advance to officials an amount sufficient to meet all their legitimate requirements, including the discharge of prior debts. It is understood that some of the Cooperative societies may be willing to adopt such a scheme, if the debtor takes out a policy for the amount advanced in the Public Branch of the State Life Insurance and assigns the same to the society the Government undertaking to pay the premium and interest by deduction from the salary of the officer so long as he remains in the service.

6. The feasability of removing the salary cut at least in the case of officials drawing a salary of Rs 100/- and below may receive early consideration.

7. Officials drawing a pay of not more than Rs 100/- a month may be exempted from payment of fees in medical institutions.

8. It has been represented that the fees charged in several Educational Institutions and for Public Examinations are high and may be reduced to some extent. This is, however, a proposal which has to be considered on its own merits and not in the interest of the Government servants alone.

9. The scale of travelling allowance given to officials on transfer should cover the out-of-pocket expenses. In this respect, the travelling allowance rules in British

India are more liberal than ours and may be adopted with such modifications as may be necessary.

10. The measures under contemplation for the licensing of ~~moneylenders~~ Money-lenders would benefit officials equally with other classes of debtors, and we therefore consider it unnecessary to urge these measures for the special protection of Government servants

11. It has been brought to our notice that it is a common practice in some establishments to give enforced leave to officials whose pay is attached by an order of a Civil Court. We consider that the granting of compulsory leave, unless it be on full pay, should be avoided in such cases, as it only tends to aggrevate the position of the debtor. Except in extreme cases where the efficiency of Government Service is impaired by chronic indebtedness, and where the dismissal of the employee is clearly indicated, it would be more proper and more humane to allow the official to remain on duty and draw his full salary. We suggest that suitable instructions may be issued in the matter.

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(Sd) K.V. Anantaraman.
M.G.Mekhri.
Y. Narasinga Rau.
A.N.Raghavachar.
S.Venkatakrishnaiya

N. Madhava Rao.
(Chairman).

CP-646

No. C.1704/33-34

Statement

OFFICE OF THE REVENUE COMMISSIONER
IN MYSORE,

Dated Bangalore, ...24th..October..... 193 4.

NC
- 1 NOV. 1934
GEN. BRANCH

FROM

N. MADHAVA RAU, ESQ., B.A., B.L.,
Revenue Commissioner in Mysore.

To

Rajasevasakta
R. Ranga Rao, Esq., B.A., B.L.,
Chief *Secretary to the Government*
of His Highness the Maharaja of Mysore,
~~Development Department~~, *Bangalore.*

SIR,

In continuation of this office letter No.C.1704/33-34 dated 11th October 1934, forwarding the report of the Committee appointed to enquire into the causes of indebtedness of officials, I have the honour to forward herewith the statistical statements referred to in the report.

I have the honour to be,

S i r,

Your most obedient servant,

G. Rudrappa

Assistant Commissioner,
For Revenue Commissioner,
Absent from the station.

BR.

Designation	Gross pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses if any & yield from them.	Total income	Members of the family: Adults	Members of the family: Children	Dom
		10		6				6
6	2	8	5	8	Rs 4	4	4	6
II grade clerk.	Rs60/-	Rs7-8-0	Rs52/8.	nil	52-8-0	3	6	1.Provi 2.House 3.Cloth 4.Educ 5. Medi 6.Insu Provi
Clerk.	70/-	Salary cut 1-12-0 Housebuild- ing advance 16-3-0 Stamp 0-1-0 18-0-0	46-7-6	Owns house in which he is living. 6 acres of land. About R4/- a month.	R50/-	3	4	Misc. 1. 2. 3. 4. 5 6.
Clerk. G.R.S.	Rs100/-	Salary cut. 2-8-0 Insurance 13-6-0	84-2-0	nil	-	4	3	1. 2. 3. 4. 5. 6.
Assistant Draughtsman	50/-	1-4- 0 9-13-0	38-14-0	Nil	38-14-0.	Self, wife 2 children 1 uncle a mother-in-law. In all 6 members.		1. 2. 3. 4. 5. 6.
Labour clerk.	55/-	Salary cut 1-6- 0 Insurance. 5-0- 0 Cycle advance. 3-0- 0 9-6- 0	50- 0-0	Nil	Nil.	3	1	1. 2. 3. 4. 5. 6.
Clerk.	Rs60/-	1.Salary cut. 1-8-0 2.Housebuild- ing advance. 11-8-0 3.L.I.premia 9-9-0 4.Cycle advance 3-0-0 Total. 25-12-0	34-0-0	Nil	34-4-0	3	7	1. 2. 3. 4. 5 6

mal)	Liabilities other than dues t o Government.	Interest paid & payable		Why & when contracted.
		Paid.	Payable.	
	10 8 11	6	5	9
as.ps				
8-0- 0	Rs100/-	Rs	Rs2-8-0	For domestic purposes, illn es s of myself & Upanayamams of my two sone.
9-0- 0	B.C.C.Bank. Rs3/-			
5-0- 0	Rs60/-			
3-0- 0	I.&.C .			
1-0 00	Society 5/-			
	280			
1-0 0	Sectt.Society. 13-8-0			
	& Sundries. 70-			
	Ancestral 200 0-0			
	Total. 710-0-0			
5-12-0				
)-0- 0				
nil.				
)-0- 0				
-0- 0				
-0- 0				
5-8- 0				
10-0 -0	G.R.S.S ociety. R300/-		700-0-0	For family needs
5-0- 0	Other liabilities		35 p.m.	& to meet heavy
-0- 0 P.a.	2,000			interest.
0- 0 p.a.				From 1925 up to
2-0- 0 p.m.				to date.
5-0- 0	R300/-	360 for five yrs.	72 for 1 yr.	Incurred fo Ist& 2nd marriages
6-0- 0				
4-0- 0				
nil.				
2- 0- 0				
9-13-0				
37- 0- 0				
35- 0- 0		800/-	200	80 Liabilities c contracted before 1929 for joint family purposes when the official was a member o f th e joint family and properties were held in coparcenery with other members.
8-0- 0				
3- 0- 0				
1- 0- 0				
35- 0- 0	650/-	200/-	390/	1.Due to the protract ed terrible illness (consumption)o f my Ist.wife.(2)My second marriage (3)marriages of my children & (4)illness in the family etc In the yeat 1929
8- 0- 0				
8- 0- 0				
6- 0- 0				
10- 0- 0				
67- 0- 0				

c B udget (Normal) in detail.		Liabilities other than dues t o Government.		Interest paid & payable		Why & wh when contract ed.
				Paid.	Payable.	
	Rs					
sions	28-0- 0	Office Society	400-	Paid,not	25 p.m.	for various
rent.	9-0- 0	Private places.	880	possible to	nearly	family needs
lng.	5-0- 0		-----	account for		found to be
ion.	2-8- 0		1280			unavoidable
al Aid.	2-0- 0	plus	100			
insce &			1380			Since about
fund						1920
	70-0- 0	About Rs2,200/-.		Paid Rs500/-		1.Paternal debts
	-			for the last		2.Marriages in
	15-0- 0			5 years.		his household
	5-0- 0			Payable Rs20/-	p.m.	3.expenses in
	3-0- 0					curred during
	20-0- 0					thebereave-
provident fund loan						ment of his
ssessment,						mother & aunt.
g & water						
ges.	6-0- 0					4.Family expenses
						5.Completion of h
						his house as the
						Governmeny advance
						was inadequate.
				Paid		
	37- 0- 0	B.C.B .Bank.	1008-0-0	250/-	20-4-0 p.m.	To finish the
	1- 0- 8	I .&.C.				construction
	10- 0- 0	Cooperative				ofthe house as
	5- 0- 0	Society.	10-8- 0			Govt.H.B. was
	5- 0- 0	B-asavangudi				inadequate
	3- 6- 0	Cooperative				(In 1932)
	----------	Society.	171-0- 0			To meet certain
	61-6- 8		1189- 0- 0			urgent demands.
	25- 0- 0		~~200x2~~	200/-	80/- p.a.	Contracted since
			900- 0- 0			1925 to meet the
e assessment	1-0- 0					excess expendi-
	5-0- 0					ture to manage
	10-0- 0					the house-hold
	3-0- 0					affairs. the
	4-0- 0					house-building
						advance was
						also inadequate
	35 - 0- 0		500/-	200/-	50/-	1930. Marriage
						of my daughter
	4- 0- 0					& upanayam of
	5- 0- 0					sons.
	2- 0- 0					

Designation	Gross pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses if any & yield from them.	Total income	Members of the family Adults.	Children.	Domes
2nd Dn. Clerk G.R.S.	R100/-	Housebuilding advance R19-2-0 Salary cut 2-8-0 Insurance. 10-0-0 31-10-0	R69-6-0	1 small house Income Rs4/-. P.H.as rent.	100/-	4	2	1.Provi 2.Hous 3.Cloth 4.Educa 5.Medic 6.Insur Provider
Manager.	150/-	House building advance 19-10-0 Salary cut. 11-0-0 Insurance 5-0-0 Provident Fund. 9-0-0 Total. 44-0-0	105-6-0	From R120 to 150/- from a garden per annum.No yield from house as he is living in it.	160/- plus 15/- from 2 of his sons	8	8	1. 2. 3. 4 5. 6. toward House lighti cha
I grade clerk Excise Commissioner's Office Bangalore.	80/-	Salary cut 2-0-0 H.B.Advance. 17-8-0 Interest. 1-12-0 Cycle advance. 3-0-0 Life Insurance. 8-0-0 Total. 32-4-0	47-12-0	House built out of H.B. advance. No yield.	80/- salary.	4	2	1. 2. 3. 4. 4 5. 6.
Clerk.	50/-	Salary cut 1-12-0 H.B .advance. 10-8-0 Int. 1-10-0 Insurance. 4-8-0	32-0-0	1 house at Basavangudi.	50/-	2	5	1. 2. Hous 3. 4. 5. 6.
II grade clerk.	45-10	Salary cut. 1-2-0 Insurance. 1-0-0 2-2-0	42-14-0		42-14-0	4	3	1. 2. 3. 4. 5. 6.

Budget (Normal) in detail.	Liabilities other than dues to Government	Interest paid & payable		Why & when contracted.
		Paid.	Payable.	
2	3	4	5	6
onse 35-0-0 ent nil g. 4-0-0 p.m. on. 5-0-0 Aid. nil ce & 10-0-0 t Fund. 54-0-0	Rs	Rs3,000/-	30	30	1.For the construction of house 2.Marriage & other functions 3.For payment of very hihg rate of interest. For the last 5 years
960-0-0 p.a. 150 0-0 p.a. 30-0-0 p.a. as non 75 1215-0-0 p.a.		650/-	75-	Debts are being contracted as the normal expenditure is much in excess of the income
	R84-11-0 of which a sum of Rs65/- has been recovered and remitted to the small cause Court, Bangalore.			Contracted by the father of the employee for domestic purposes
15-0-0 6-0-0 2-0-0 5-0-0 1-0-0 7-0-0 36-0-0		900/-	400/-	300/- 4 years back by unforeseen circumstances.
	R183-8-0 of which a sum of Rs7/- has been recovered and remitted to the Small cause Court.			The other particulars are not available as the official is on leave.
	R52-15-6 of which a sum of Rs40-has already been recovered and remitted to the small causes Court, Bangalore.			do.

Designation.	Gross pay.	Details of deductions from salary including cut in salary.		Net amount drawn.	Lands & houses if any & yield from them.	Total income	Members of the family Adults.	Children.	Domest
II Division clerk. G.R.S	Rs100/-	L.I. Salary cuty	Rs10/- 2-8-0	Rs 87-8-0	one house Lands about 23 acres, the yields is not sufficient to pay the assessment which comes to Rs100/-.		3	4	1. Prov 2. Hous 3. Clot 4. Educ 5. Medi 6. Insu Provi To
Senior clerk. G.R.S.	Rs 150/-	Salary cut House purchase advance. Life Insurance premium.	11-4-0 37-8-0 13-0-0 61-12-0	88-4-0	The yield from the few acres of land etc., does not even cover the kandayam paid.	-	5	7	1. 2. 3. 4 5 6 Inte del tr
B inder.	25/-	Nil.		R25/-	nil.	Rs25/-	3	2	₹. -
Store-Keeper, Government Press.	65/-	Court dues Insurance. Press Society. Salary cut.	32-8-0 7-0-0 6-8-0 1-10-0 47-10-0	17-6-0	nil	17-6-0	3	3	1. 2 3. 4. 5. 6.
Binder.	25/-	Insurance premium of Rs2-14-0 per mensem.		22-0-0					
positor	30/-	Nil.		30-0-0					

ic B udget (Normal) in detail.		Liabilities other than dues t o Government	Interest paid & payable		Why & when contracted.
			Paid.	Payable.	
	5	11	6	5	9
ons. nt. ssessment ig lands about annum. n. aid. e & Provident Fund.	Rs 25/- 10 150 5/- 4/- 3/- 5/-	Rs 1100/- from Apex Bank, Bangalore City Rs 100/- from the Cooperative Society Kaiwara. Total amount Rs 1200/-	300/Rs	300/-	My father(deceased recently) taken these loans for my marriage and other improvements of the land. Now I have to repay these outstanding debts.
	30/- 15. - 10. 5/- 4/- 6/- 70	Rs. 500/-	25/-	2-8-0 p.m.	Since 1933.& before. 1.Maintenance of House-hold expenses. 2. Medical expenses 3.Marriage expenses.
	15 8 - 2 ~~nil~~ 1 3	Rs 300/-	27/-	at the rate of 1 percent i.e. Rs 3/- per mensem	For celebrating marriages of two sisiters.
	22 10 - 4 - 1 3 40	Rs 100 in a Bank. 100 Private. 50 in Society.	16-	16.	Contracted from the last 2 years Rs 125 yet remains to be adjusted. on accoun of serious ilness of self & children.
	20 7/8/- ~~2x8/-~~ 2-8-0 3-0-0 1-0-0 ~~4-8-0~~ 38- 8-0	about. Rs 200/-	Nil interest has been paid up to date.		For family purpose about 6 years ago.
	30-0-0 - - 10-2-0 2.0-0 2-0-0 -	about Rs 700/- in a Co- Bank.	Continuously paying.		For domestic & house-hold necessities - ontracted more an 8 years ago.

Designation.	Gross pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses if any & yield from them.	Total income	Members of the family Adults	Children.	Domest
1	2	3	5	6	4	4	4	6
Clerk.	Rs45/- (in grade 30-3-45)	Insurance - 4-8-0 Salary cut. 1-2-0	Rs 39-6-0.	Lands & houses etc.in Kaiwara village, Chintamani taluk. Rs 150/Rs-	Rs45/-	3-	2	1Provis 2.House 3.House includ p 4.Clothin 5. Edicat 6. Medica 7. Insura
Ii.grade clerk. & Steno-grapher.	Rs52/-	Insurance 4-8- 0 Salary cut.1-5- 0 5-13-0	46-3- 0	..	52/-	2	4	1. 2. 3 4. 5. 6. 7.
Clerk.	27/-	nil	27-0- 0	nil.	27/-	4	2	1. 2. 3. 4. 5. 6. 7.
Clerk.	39/-	State Life Insurance 4-0-0 Cycle advance4-0-0	31-0-0		31/-	3	2.	1. 2. 3. 4 5 6. 7.
Clerk. High Court of Mysore Bangalore.	Rs 42/-	Salary cut 2-8-0 Insurance. 8-0-0	32-05-0	-	32-15-0.	3.	3	1. 2. 3. 4. 5. 6. 7.
Clerk.	40/-	M.S.L.I. official & public branch. 1-12-0 Cycle advance. 5- 0-0	27-4-0	Living in hwn house & get about Rs 10/-rent.	37- 4-0.	6	7.	1. 2. 3 4. 5. 6. 7.

Domestic Budget (Normal) in detail.	Liabilities other than dues to Government.	Interest paid & payable. Paid.	Payable	Why & when contracted.
5	11	6	5	9
1.Provisions ... Rs 50-0-0 2.House rent. ... - 3.Clothing ...12-0- 0 4. Education. ... - 5. Medical Aid. ... 2-0-0 6. Insurance & Provident Fund. .... 5-0-0 ... 2-4-0	Rs 1500/- (₨ 10/- instalments) towards principal and interest being paid to City Cooperative Bank.		15/- p.m.	On account of marriages etc. about 10 years bank.
1. 30-0- 0 2. - 3. 100-0- 0 p.a. 4. - 5. 5-0- 0 6. -	Rs 200/- to City Cooperative Bank.		25/- p a.	nil. To meet some urgent expenditure at the time of deliveries at home
1. 70-0- 0 2. 15-0- 0 3. 75-0- 0 a year. at a minimum. 4. 15-0- 0 p.m. This item is likely at present to increase. 5. 40-0-0 p.a, 6. 55-0-0 p a. In Bombay Mutual Life Insurance Co.	₨ 700/- at present.		60/-to 70 a year.	(at the same rate hereafter also) For Upanayanam of a son & marriage of a daughter in 1931 & 1933.
1. 35-0- 0 2. 15-0- 0 3. 8-0- 0 4. 5-0- 0 5. 5-0- 0 6 -	Rs 700/-		7	For maintaining the family.
1. 30-0- 0 2. 9-0- 0 3 8-0- 0 4. 4-0- 0 5 & 6. 10-0- 0	Rs 800/-		8.	do.
1. 50- 0- 0 2. 3. 10- 0- 0 4. 5- 0- 0 5. 5- 0- 0 6.	Rs 1000/-		10/-	do.
1. 30- 0-0 2. 20- 0-0 3. 6- 0-0 4. 5- 0-0 5. 10- 0-0	1500/-		15/-	dp.

Designation.	Gross Pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses, if any yield from them.	Total income	Members of the family Adults.	Children.
Typist.	68/-	Insurance 8-0-0 Salary cut. 1-11-0	58-5-0.	Rs 20/-	78-5-0	4	3
Clerk. High Court of Mysore.	54/-	Insurance. 8-0-0 Salary cut) 1-6-0	44-10-0	Nil.	44-10-0.	3	3
Clerk do.	110/-	Insurance 10-0-0 Official Branch Public Branch. 5-12-0 Salary cut. 8-4-0 24-0-0	86-0-0	Nil.	86-0-0.	4	7
I.grade clerk.	Rs 60/-	P.B.Insc. 5-2-0 do. Loan. 3-0-0 Salary cut. 1-8-0 C.O.C. society. 17-0-0	33-6-0	nil.	33-6-0 & 40-0-0 pay of his brothers.	8	2
I.grade. clerk	60/-	O.B. Society. 2-0-0 Salary cut. 1-0-0 Society. 10-0-0	41-8-0	nil	41-8-0	4	4
Accountant.	Rs85/-	Salary cut. 2-0-0 Insurance. 23-0-0 Society. 12-0-0	47-0-0	Houses yield Rs 10 per month	57-0-0	2	5
do.	Rs 77/-	Salary cut. 2-0-0 Insurance. 12-0-0 Society. 17-0-0	42-8-0	nil.	42-8-0	5-	20

Domestic Budget (Normal) in detail.	Liabilities other than dues to Government.	Interest paid & payable. Paid.	Payable	Why & when contracted.
1. Provisions ... 70-0-0 2. House rent. ... nil. 3. Clothing ... 20- 0-0 . Education. ... 20-0- 0 . Medical Aid. ... 15-0- 0 . Insurance & Provident Fund. ... -	Rs 500/-		5	For maintaining the family
30- 0- 0 - 10- 0- 0 10- 0- 0 - -	Rs 1000/-		10.	do.
20-0-0 5-0-0 5-0-0 4- 0-0	Rs 200/Rs		2	do.
45-0-0 25-0-0 10-0-0 15-0-0 10- 0-0 - 105- 0-0	nil.	nil.		
25- 0-0 - 5- 0- 0 7- 0- 0 5- 0- 0 -	nil	nil		
25- 0- 0 5- 0-0 7- 0- 0 3- 0- 0 10- 0- 0 3- 0- 0 48- 0- 0	nearly 900/-			Debts incurred in connection with the transfer of mortgage of house property & in connection with the death of father & mother.
30- 0- 0 8- 0- 0 5- 0- 0 5- 0- 0 10- 0- 0 - 58- 0- 0	nearly 600/-			Insufficient income.

Designation.	Gross Pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses, if any yield from them.	Total income.	Members of the family Adults.	Children.
Superintendent.	Rs150/-	Salary cut. 11-4-0 Insurance. 7- 8-0 Society. 5- 0-0	126-4-0	House.	nil	5	4 xxi
I. grade. clerk.	Rs60/-.	Salary cut. 1-8- 0 Insurance. 8-9- 0 Society. 10-12-0 H.B.A. 16- 8-0	22-9-0.	House.	22-8-0	2	4
II. grade. clerk.	30/Rs	Insurnace. 5-8-0 Society. 5-0-0	20-0-0	nil.	20-0-0	2	3
Accountant.	Rs85/-	Insurance 8-8-0 Salary cut. 2-2-0 Stamp. 0-1-0 Cycle advance. 3-0-0 13-11-0	71-5-0	nil.	71-5-0	5	2
II. grade. clerk.	Rs 45/-	Insurance. 5-0- 0 Society. 1- 0- 0 Salary cut. 1-0- 0 Stamp. 0-1- 0 7-2- 0	37-14-0	nil.	37-14-0	5	2
grade clerk.	Rs60/-	Insurance. 6- 0-0 Salary cut. 1- 8-0 Stamp. 0- 1-0 Cycle. 3- 0-0 10-9- 0	49- 7-0	xx	49-7-0	4	
grade. clerk	Rs60/-	Insurance. 7- 4- 0 Salary cut. 1- 4-0 Stamp. 0- 1- 0 8- 9- 0	41- 7-0	nil.	41-7- 0	3-	4

Designation.	Gross Pay.	Details of deductions from salary including cut in salary.	Net amount drawn.	Lands & houses, if any yield from them.	Total income.	Members of the family Adults	Children.
6	7	10	5	6	9	3	4
II.grade clerk.	42-8-0.	Insurance 5-0-0 Salary cut. 1-1-0 Society. 12-7-3.	23-15-9.	Nil	Father's pension Rs12 Brother's pay. 15 Cl.4. 23-15-9 50-15-9	6	5
I.grade. clerk.	45-0-0	Insurance. 29-0-0 Salary cut. 1- 6-0 Society. 8- 5-3	29-0-0	Nil.	1. Rs 30/-5 2. Brother's pay Rs 20.	5	3
I.grade. clerk.	60-0-0	Insurance. 10-8-0 Salary cut. 1-8-0 Cooperative Society. 9- 0-0	37-0- 0	Nil. One house.	-	4	2
II.grade. clerk.	35-0-0	Insurance. 5-0-0 Salary cut. Society. 7-0-0	23-0-0	nil.	23-0-0	6	5
II.grade. clerk.	27-8-0	Insurance. 3-10-0 3- 0-0 Cycle advance 3- 0-0	17-10-0	nil.	17-10-0	3	-
Accountant.	81-0-0.	Insurance. 10-0-0 Salary cut. 2-0-0 Family provision Savings deposit. 5-0-0 Instalment loan & income tax. per month. 9-0-0	55-0-0	house-nil Gross yield from the land is not sufficient to pay even the tax etc. for the last 3 or 4 years.	(1) Rs90 from land. (2) 972 pay 1062 Realised only Rs 24/- vide item (1).	4	4
Accountant.	77/-	Insurance. 10-0-0 Salary cut. 1-15-0 Cooperative Society. 15- 6-0 including share & savings deposits. Asst.&.stamp. -8-5-0	49-0-0	None in Mysore State, but there is a house & lands in Madras Presidency (Ancestral) with heavy encumbrances.	Rs77/-	4	3

Domestic Budget (Normal) in detail.		Liabilities other than dues to Government.	Interest paid & payable.		Why & when contracted.
6	5	11	16	5	7
1. Provisions	35-0-0	Rs 250/-	4 instalments paid.		In connection with my brother's marriage.
2. House rent.	10-8-0				
3. Clothing	5-0-0				
	1-0-0				
4. Education.	2-0-0				
5. Medical Aid.	6-8-0				
6. Insurance & Provident Fund.					
1.	20-0-0				
2.	15-0-0	Rs 190	6 instalments paid.		To meet certain domestic troubles.
3.	10-0-0				
4.	5-0-0				
5.	5-0-0				
6.	5-0-0				
1.	35-0-0	Society Rs 94/-			For marraige ceremony.
2.	-				
3.	2- 0-0				
4.	-				
5.	-				
6.	10-8-0				
1.	30-0-0	300/-	paid for 4 months.		To meet certain domestic troubles
2.	20- 0-0				
3.	8-0-0				
4.	5-0-0				
5.	5-0-0				
6.	5-0-0				
1.	15-0-0				
2.	8-0-0	Rs 100/-	no interest.		To meet further education of one of my relatives.
3.	3- 0-0				
4.	2- 0-0				
5.	-				
6.					
	Per year.	1) Now Rs 1350/-of which about Rs 75/- included vide item No.4 in Clm5. Other items of a private nature (2) Rs 150/-	1.Paid byadjustment to end of Dec.1933. 2.No interest has been claimed till about now.Since it is very difficult to pay the borrowed sum, interest may be claimed in all probability.		Contracted for domesti purposes mainly from 1930 & onwards.
1. 50÷25 p.m.	900-0-0				
2. & lights etc.p.m.	180-0-0				
3. 50÷15	65-0-0				
4. 60÷15	75-0-0				
5. 15÷40	55-0-0				
6. -	180-0-0				
7. Miscellaneous.	45-0-0				
	1500-0-0				
imum per year .This has a ndency of rising up from 2 months.					
1.	35-0-0	Liability to Comptroller's Office Co-op.Society & joint family dues on Security of Lands etc..	Deductions from pay for Society & not paid regularly for other dues.		Society dues being contracte at intervals. and other dues remaining from the time of my grand-father.
2.	10-0-0				
3.	5-0-0				
4. none at present.	-				
5. about	2-0-0				

G. Rudrappa

for Revenue Commissioner

Report of Committee appointed to examine the question of indebtedness of Official

12 copies

G.7.412-34-2

Proceedings of the Government of H.H. the Maharaja of Mysore.

Read:-

Letter No. C.1704/33-34 dated the 10th October 1934 from Mr. N. Madhava Rau, B.A., B.L., Revenue Commissioner in Mysore, forwarding the report of the Committee appointed to examine the question of the indebtedness of the Government servants and favour Government with their views regarding the general causes of such indebtedness and its extent, and the remedial measures that might be adopted to relieve it.

57

Order No: PC 9447-58.

Dated, Bangalore the 28/6/ 1935.

The Committee have submitted a Comprehensive and interesting report, after a careful examination of statistics obtained from the Comptroller's Office and the Co-operative and other institutions, and after interviewing a number of Government servants. The report indicates that a large number of the officials are heavily indebted and some urgent steps are necessary to improve the situation.

2. While stating that instances in which debts have been contracted as a result of personal extravagance and evil habits are comparatively few, the Committee ascribe the

indebtedness to be due to the following general causes:-

(i) The ambition to own a house beyond ~~the~~ means of ~~an official~~ and the supplementing of the advances obtained from Government in this behalf by loans from other sources.

(ii) High house-rents that officials are generally obliged to pay; considerable expenditure on account of school fees and medical fees.

(iii) Re~~trenchment out in pay~~, and in some instances frequent transfers coupled with the inadequate travelling allowance paid under present rules.

(iv) Ancestral debts, responsibilities associated with joint family system, [expenses of marrying not only the children but brothers & sisters, unemployment of adult members of the family etc].

3. As regards remedial measures, the Committee while pointing out that indebtedness is common to other classes of workers ~~as well~~ and can only be dealt with as a part of a larger economic and social problem, suggest the adoption of the following special measures ~~with reference to~~ so far as Government employees are concerned:-

(i) In respect of attachment of pay in satisfaction of Civil Court decrees, the exemption limit may be raised from Rs.20 to Rs.50.

(ii) Applications for house-building advances should not be sanctioned except

after full enquiry and scrutiny. The period of repayment of the advances may be extended to 10 years.

(iv) In order to provide reasonable credit facilities, Co-operative Societies may be encouraged to advance to officials an amount sufficient to meet all their legitimate requirements including discharge of prior debts. To facilitate this, the indebted official may take out a policy in the Public Branch of the State Life Insurance and assign the same to the lending Society and Government may undertake to pay the premium and interest by deduction from the salary of the officer.

(iii) (v) Some members of the Committee suggest the ~~enactment~~ enactment of a rule prohibiting a Government servant from being a member of more than one Co-operative Society

(v) Feasibility of removing the salary cut at least in the case of officials drawing a salary of Rs.100/- and below per mensem may be considered.

(vi) Officials drawing a pay of not more than Rs.100/- per mensem may be exempted from payment of fees in medical institutions.

(vii) The scale of travelling allowances given to officials on transfer may be liberalised so as to cover out-of-pocket expenses

(viii) The practice of forcing officials whose pay is attached by order of a Civil Court to go on leave may be relaxed as it

aggravates the position of the debtor.

4. Government generally concur with the views of the Committee as regards the causes of the indebtedness of officials and ~~are~~ thank~~ful to~~ the Committee for the several valuable suggestions given by them. Regarding the remedial measures enumerated in para 3 above, Government accept the suggestion that applications for house-building advances should be closely scrutinised and ~~such~~ advances sanctioned only when Government are satisfied that the applicants are in a position to complete the houses without resorting to any supplemental borrowing. Government are also of opinion that in regard to the raising of the limit of exemption from attachment ~~in the case of attachment~~ of pay in satisfaction of Civil Court decrees, the provisions of the British Indian Code may be adopted. ~~Further~~ Action will be taken to amend the Mysore Civil Pro. code accordingly. The other suggestions made by the Committee will be examined separately and orders passed in due course.

RR
24/8/37

Chief Secretary to Government.

To

The Revenue Commissioner in Mysore.
" Registrar of Co-operative Societies.
" Comptroller to Government.
" Registrar, High Court.
" Director of Public Instruction.
~~" Heads of other Departments.~~
" Secretaries to Government.

Copy to Mr. S. Venkatakrishnaiya
Y. Narasimha Rao.
K.V. Anantaraman

Appendix F.G—1]

SUBJECT .....

.....

.....

Diary No. of letter replied to .....

General and Revenue Secretariat

( )

the *193* .

Date of issue 8/7/35

Signed by ..... M. Rao

List of enclosures .....

Copied by ..... B.N. 8.7

Examined by.....

Section G.7

File No. 412-34

Serial No. 3

No. H 207

To

Dear Sir,

In connection with the passing of orders on the report of the Committee appointed to examine the question of indebtedness of officials, you have noted that you have in view a more detailed scheme. ~~[illegible]~~ Govt. will be glad if you would send up the scheme in view for their consideration.

Yours Sincerely

4/7

Rajaseva Sakata

R. Ranga Rao B.A.B.L.

Chief Sheristadar

Rankanpur Extension,

Bangalore

WD 01956—GPB—22,500—12-6-34

Appendix F G—1]

SUBJECT .....

.....

.....

Section Ce:7

File No. 412-34

Serial No. 4

Diary No. of letter replied to .....

D.O.No. H 2078/Ene 26

61

The
Dear Sir,

I am ~~forwarding~~ sending herewith, the file relating to Officials' Indebtedness Committee's Report, as desired by you, for reference and return ~~when done with~~

Yours sincerely,

28/8/35

Jo ..

Rajaseva sakta

R. Ranga Rao Esqr. Pot. A.B.L.

Retd: Chief Secretary to Govt

General and Revenue Secretariat

( )

the *193*

Date of issue .... 31/8/35 .....

Signed by ..... M.A.N.R. .....

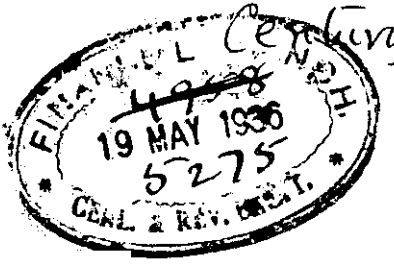
List of enclosures .....

Copied by ..... 31/8 .....

Examined by 29/8/35

WD 01956—GPB—22,500—12-6-34

G.2412-34-5

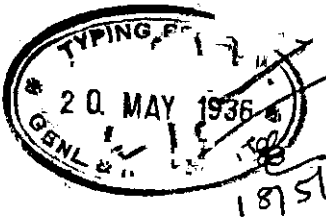


Century club
Bangalore
16 May 1936

Dear Mr. Shamanna,

Herewith the file of papers relating to the indebtedness of officials.

Yours Sincerely
R. Jagannath



18/5/36.

Appendix F G—1]

SUBJECT.....

.....

.....

Section C.T

File No. 412-36

Serial No. 6

Diary No. of letter replied to..... .....

No. Fl 8159 dg 21.5.36

~~To~~

63

Dear Sir,

I ~~am directed~~ write to acknowledge with thanks the ~~receipt~~ receipt of this office file relating to the indebtedness of officials, sent with your letter dg 16.5.36.

Yours Sincerely,

MW 20/5/36

20/5/36.

To

Rajaseravasakta,

R. Rangarao Esq. B.A.B.L.,

Retd. Chief Secy. to Govt.

General and Revenue Secretariat

( )

the *193*

Date of issue.....

Signed by .....

List of enclosures.....

Copied by .....

Examined by..... .....

WD 03601—GPB—30,000—23-9-35

FINANCIAL SECRETARY
21 OCT
No.

Pet. No. 821

OFFICE OF THE DEWAN OF MYSORE,

Bangalore, Dated 16. 10. *193*5.

The accompanying petition addressed to the Dewan is forwarded, with compliments, to the Secretary to Government, Financial *Department, for disposal.*

FINANCIAL BRANCH
23 OCT. 1935
1721
GEN'L

By Order,

Private Secretary to the Dewan.

OFFICE OF THE DEWAN
OF MYSORE.
Date of Receipt 15.10.35
Dewn. Regr. No. 821

To

Amin-Ul-Mulk

Sir Mahamad Mirza Ismail, Esq.,
B.A., O.B.E., Kt., C.I.E.,

Dewan Saheb of Mysore,

Camp:- M Y S O R E.

May it please your Honour,

We, the officials of your benign Government most respectfully beg to bring to your kind notice that we submitted memorials to your Honour on 19th August 35 and to the Financial Secretary to Government on 10/9/35 4/9/35 and 29/9/35 praying that orders may be issued - sanctioning the scheme of relieving the Government servants from their indebtedness. But no orders have yet been issued.

We most respectfully beg that your Excellency may be pleased to order atleast

(a) on the suggestion No.IV of the suggestions offered by the indebtedness committee or

(b) to grant a loan of 75 per cent on the paid up premiums on the official Branch Insurance policies (with reasonable interest) subject to the discharge of this loan as in the case of House building Advances in the Establishment pay bills along withthe premiums.

For which act of kindness, we shall feel highly grateful.

We beg to remain,
Sir,
Your most obedient servants.

Bangalore,
11/10/35

P/

FINANCE ... SEP ... No. ...

Amin-ul-Mulk

FINANCIAL 6 SEP 1935 GEN. & REV. SECTT.

Sir Mahamed Mirza Ismail, Esq.,Kt., D[redacted]C.I.E.,

Dewan of Mysore, B a n g a l o r e.

May it please your Honour,

We the officials of your humble Government most respectfully beg to submit the following for favour of your kind consideration and favourable orders at your earliest convenience regarding their indebtedness:--

Government in their order No.Fl.0447-58 A.F. 12-34-2 dated 28th/29th June 1935 been pleased to pass orders regarding the only one item of the several suggestions offered by the Committee appointed to examine the question. Other suggestions it is said would be considered separately and orders issued in due course. We pray that your Excellency may be pleased to order atleast on the suggestion No. IV in which is as follows:--

"In order to provide reasonable credit facilities Co-operative Societies may be encouraged to advance to officials an amount sufficient to meet all their legitimate requirements including discharge of prior debts. To facilitate this, the indebted official may take out a policy in the Public Branch of the State Life Insurance and assign the same to the lending Society and Government may undertake to pay the premium and interest by deduction from the salary of the Officials".

It may take a long time for the Government to arrive at a final decision on all the issues raised by the Committee. Hence we pray that favourable orders may be kindly passed atleast on the above issue now.

620/35

For which act of indness, we shall feel highly grateful.

We beg to remain,

Bangalore City,
4-9-35
~~10th August 35~~

Respected Sir,

Your most obedient servants.

Copy of the above is most respectfully submitted to the Financial Secretary to the Government of Mysore for favour of issuing the necessary orders in the matter immediately.

The connected file has been sent to Mr: R. Ranga Rao for reference. His favourable Report may be awaited.
Submd: for information.

FR Secy) 6/9/35

Yes
7/9/35

7.9.35

8w/

To

FINANCIAL BRANCH
1 AUG. 3
No.

Amin-ul-Mulk

FINANCIAL BRANCH
12 AUG. 1935
670
GENL & REV. SECTT.

Mahamed Mirza Ismail, Esq.,Kt., B.A., O.B.E.,C.I.E.,

Dewan of Mysore, B a n g a l o r e.

May it please your Honour,

We the officials of your benign Government most respectfully beg to submit the following for favour of your kind consideration and favourable orders at your earliest convenience regarding their indebtedness:--

Government in their order No.Fl.9447-58 A.F. [illegible] been pleased to pass orders regarding the [illegible] suggestions offered by the Committee appointed to examine the question. Other suggestions it is said would be considered separately and orders issued in due course. We pray that your Excellency may be pleased to order atleast on the suggestion No. IV is which is as follows:--

"In order to provide reasonable credit facilities Co-operative Societies may be encouraged to advance to officials an amount sufficient to meet all their legitimate requirements including discharge of prior debts. To facilitate this, the indebted official may take out a policy in the Public Branch of the State life Insurance and assign the same to the lending Society and Government may undertake to pay the prerium and interest by deduction from the salary of the Official".

It may take a long time for the Government to arrive at a final decision on all the issues raised by the Committee. Hence we pray that favourable orders may be kindly passed atleast on the above issue now.

For

For which act of kindness, we shall feel highly grateful.

We beg to remain,

Bangalore City,
10th August 35

Respected Sir,
Your most obedient servants

Copy of the above is most respectfully submitted to the Financial Secretary to the Government of Mysore for favour of issuing the necessary orders in the matter immediately.

2801
13 JAN. 1936

Pet. No. /338

OFFICE OF THE DEWAN OF MYSORE

Bangalore, Dated 2 . 1 . *193*6

FINANCIAL SECRETARY
11 JAN. 36

The accompanying petition addressed to the Dewan is forwarded, with compliments, to the Secretary to Government, Financial *Department,* for disposal.

67

By Order,

Private Secretary to the Dewan.

OFFICE OF THE DIWAN
OF MYSORE.
Date of Issue 2.1.36
Page No. 1338

To

Amin-Ul-Mulk

Sir Mahamad Mirza Ismail, Esq.,
B.A., O.B.E., Kt., C.I.E.,

Dewan Sahob of Mysore,

Cheapt- [redacted]

May it please your Honour,

We, the officials of your benign Government most respectfully beg to bring to your kind notice that we submitted memorials to your Honour on 10th August 35 and to the Financial Secretary to Government 10 / 9 /35 4/9/35 and 23/9/35 praying that orders may be issued sanctioning the scheme of relieving the Government servants from their indebtedness. But no orders have yet been issued.

We most respectfully beg that your Excellency may be pleased to order atleast

(a) on the suggestion No.IV of the suggestions offered by the indebtedness committee or

(b) to grant a loan of 75 per cent on the paid up premiums on the official Branch Insurance policies (With reasonable interest) Subject to the discharge of this loan as in the case of House building Advances in the Establishment pay bills along withthe premiums. Repayment of House building advances may be extended to ten years.

For which act of kindness, we shall feel highly grateful.

We beg to remain,
Sir,
Your most obedient servants.

Bangalore,
22/12/35

G. R. S. App. F. G. 3.

GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

D.O. No. 6966/20-3-36

Dear Mr. Ramachar,

With reference to your D.O. No. [illegible] the 8th January 1936 re note your note on the Indebtedness of Officials. I am directed to state that there is no objection to your suggestion that to submit your note as part of the report of the Co-operative Committee. I am to request that this office papers relating to the report of the Indebtedness Committee forwarded with D.O. letter No. H. 2078 dt. the 31st August 1935 may be kindly be returned early.

Yours truly,

16/3.

To, Rajaswa Sahib

R. Ramachar Esq. B.A., B.L.
Retd. Chief Secy. Mysore.

WD 0255—GPB—10,000—23-8-32

Statement showing the action proposed to be taken on the recommendations of Committee appointed to report on the indebtedness of officials.

Subject.	Action taken.	Action proposed to be taken.
1. Raising the exemption limit of attachment of pay by Civil Courts from Rs.20 to Rs.50		Amendment of the Civil Procedure Code is proposed after the connected Bills in the Imperial Legislature are disposed of (~~Vide linked file~~)
2. Payments of loans by Co-operative Societies on assignment ~~assessment~~ of Insurance Policies in the Public Branch.	It may be taken to hurry up.	It is ascertained that proposals from the Registrar of Cooperative Societies are awaited (~~File not readily available~~)
3. Closer examination of applications for House Building Advances and recovery of the advances in 10 years.	The present rule regarding recovery in 8 years may stand. Additional information with regard to the capacity of the applicant to complete construction without borrowing from outside has to be furnished (Vide Govt. order flagged S)	orders issued
4. Exemption from payment of medical fees in the case of officials drawing a pay of not more than Rs.100 per mensem	orders since issued (Fl. Y) Half the existing rates of fees is to be charged in the case of those whose income is between Rs 50 and 100 p.m.	The ~~subject is proposed to be placed before the standing Committee for Medical, Sanitation and Public Health. Since approved.~~ (~~Some concession~~)
5. Discontinuance of the grant of enforced leave to officials whose pay is continuously under attachment.	Necessary amendments to the Public Servants' conduct Rules have been made. (Vide Fl.T.)	7
6. Removal of salary cut in the case of officials drawing Rs.100 & less.	This has been done.	
7. Liberalisation of travelling allowance Rules on transfer.	To be expedited.	Under consideration. (~~Vide File flagged L~~)

(Nos.3, 4, 5 and 6 are finally disposed of and the others are under consideration)

8-8-36